

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Wilson Sing-Hei So, et al.

Appl. No.: 10/805,017

Filed: 3/18/2004

Title: System, Method and Computer Program Product for Conducting a Secure Transaction Via a Network

Examiner:

Christopher C. Johns

Art Unit: 4172

Confirmation No.: 7773

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria VA 22313-1450

AMENDMENT AFTER NON-FINAL REJECTION

Dear Sir:

This paper is responsive to the Office action dated November 15, 2007. Please amend the above-identified application as follows.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.